STATE OF MICHIGAN

DEPARTMENT OF LABOR & ECONOMIC GROWTH

OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation, Petitioner

V

Larry M. Modreski, Respondent

For the Petitioner:

Marlon F. Roberts Office of Financial and Insurance Regulation P.O. Box 30220 Lansing, MI 48909-7720 (517) 335-4593 Enforcement Case No. 07-5376

For the Respondent:

Larry M. Modreski

Issued and entered this day of October 2008 by Ken Ross Commissioner

FINAL DECISION

On August 26, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, et seq.). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent planned to attend the hearing. Respondent failed to take any of these actions.

On September 17, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

- 1. In accordance with section 150 of the Michigan Insurance Code, Respondent shall cease and desist from violating section 249(a) of the Michigan Insurance Code.
- 2. It is further ordered, pursuant to sections 150 of the Michigan Insurance Code, that the insurance producer license of Respondent Larry M. Modreski is revoked.

Ken Ross Commissioner